

Board of Child Welfare

City of New York

A TEST SURVEY OF THE HOMES AND
RELATED CONDITIONS

of

WIDOWED MOTHERS RECEIVING ALLOWANCES
UNDER THE PROVISIONS OF CHAPTER
228, LAWS 1915

LEONARD M. WALLSTEIN

NY City Commissioner of Accounts

1917

HV699
N55
1917



THE O'CONNELL PRESS
178 Park Row
New York

724 1000 17

D. of D.

FEB 27 1917

rec, p. 15-17,

CITY OF NEW YORK
OFFICE OF THE COMMISSIONER OF ACCOUNTS
MUNICIPAL BUILDING

LEONARD M. WALLSTEIN, Commissioner.

February 5, 1917.

HON. JOHN PURROY MITCHEL,
Mayor.

SIR—Following is a report resulting from an investigation made by this office for the purpose of assisting the Tax Budget Sub-Committee of the Board of Estimate and Apportionment in its consideration of the request of the Board of Child Welfare for inclusion in the Budget for 1917 of a sum to be disbursed by it in the amount of \$1,269,450.

Visits were made to one hundred and one homes of pensioners, selected at random from the records of the Board of Child Welfare, and the statistical information thereby obtained has been compiled and is submitted herewith for information.

Allowances are granted and paid by the Board of Child Welfare to widows who have dependent children to support and rear, but whose financial circumstances are inadequate to meet such responsibilities. The examination therefore embraced all facts related to the welfare of the families visited, together with the assembling of data pertinent to the financial assistance rendered.

PENSIONED WIDOWS:

The ages of the pensioners were found to range from 24 to 56 years, the average being 40 years. Approximately fifty-five per cent of them are employed in various vocations, washing and cleaning being the most prominent. The reason for unemployment of the remainder was due in most cases either to ill health or to the necessity of caring for young children. The monthly earnings of those in employment vary from \$2 to \$62, with an average earning of \$19.33 per month. The detail of the foregoing summary is shown in Table No. 1, hereto appended.

CHILDREN:

A census of the families visited shows the following, with reference to the number and ages of the children in those families:

	Over 16 Years of Age.	Under 16 Years of Age.
Number of families having no children.....	66	..
“ “ “ “ one child	18	7
“ “ “ “ two children	12	28
“ “ “ “ three children	5	29
“ “ “ “ four children .....	..	25
“ “ “ “ five children .....	..	10
“ “ “ “ six children .....	..	2
Total families	101	101
Total children	57	312

The ages of the children enumerated above were tabulated as follows:

Age.	Number of Children.	Age.	Number of Children.
16 years	19	Under 1 year	1
17 "	7	1 "	1
18 "	9	2 years	7
19 "	9	3 "	13
20 "	6	4 "	11
21 "	3	5 "	18
22 "	2	6 "	18
24 "	1	7 "	26
27 "	1	8 "	29
		9 "	25
		10 "	26
		11 "	33
		12 "	33
		13 "	35
		14 "	16
		15 "	21
Total over 16 years	57	Total under 16 years	312

The occupation of the children under sixteen years of age was as follows:

Attending public school	186
" parochial school	56
" high school	7
" kindergarten	2
At home	44
In employment	11
In training school	1
In hospital	2
Defective	2
Out of employment	1
Total	312

SOURCES OF INCOME:

In each case there was obtained from the widow an estimate of the monthly expense budget of the family, together with a statement of sources of income applicable thereto. The income statistics thereby obtained are summarized as follows:

Source.	Total Monthly Income from Source.	Percentage of Source to Total.	Number of Families Participating.	Average Monthly Income from Source Per Family.
Allowances from Board of Child Welfare	\$2,455.89	46%	101	\$24.41
Earnings of widow	942.14	18%	51	18.47
Earnings of children	1,203.80	23%	41	29.36
Boarders or roomers	598.67	11%	32	18.71
Assistance from others	86.50	2%	5	17.30
Other pension	20.00	..	1	....
	\$5,317.00			

In eleven families the pension was the only source of income, eight of them submitting an expense budget in excess of the pension received. In two others the pension constituted almost the entire income, augmented only by almost nominal earnings of the widow, and in both cases the expense budget far exceeded the income. In thirteen other cases the pension constituted over seventy per cent of the total income, in eight of which the expense budget exceeded the income.

FINANCIAL ASSISTANCE BY CHILDREN:

Of the fifty-seven children over sixteen years of age forty-nine were found in employment, their earnings in most cases being turned in for the general

maintenance of their families. Those not contributing included three unable to work, two in school and three in institutions. Eleven children under the age of sixteen years also were found in employment, their earnings adding materially to the family income.

The detailed earnings of children at various ages are shown in Table No. 2, hereto appended.

LIVING EXPENSES:

In only one case did the totals of expense budget and income exactly agree.

In twenty-eight cases the income was in excess of the expense budget by a total of \$88.48, in amounts of from five cents to \$11.50, an average of \$3.16 per family.

In seventy-two cases the expense budget was in excess of the income by a total of \$712.78, in amounts of from nine cents to \$35.27, an average of \$9.90 per family. Exhibit "A," submitted herewith, shows an analysis of these cases and, by comparison with average costs of classified expenses in all cases visited, indicates those features of expense in each case which probably have the greatest influence on the excessive budgets. A summary of the exhibit, however, shows the different expense classifications to be about equal in total responsibility for excesses, food being slightly predominant.

LIVING ROOMS:

Of the 101 families visited, two were boarding and two had rent free. The other ninety-seven occupied varying numbers of rooms, according to size of family, etc., all but thirteen having either three, four or five rooms. The average cost of rent per room was \$3.26, and per capita of occupants, \$2.67.

While expediency and economy undoubtedly govern the distribution of sleeping accommodations, four cases were observed which were open to criticism on the ground of propriety, as follows:

Case No. 785: Two girls (19 and 17 years) and two boys (14 and 12 years) sleep in one room.

Case No. 809: Two girls (16 and 11 years) and boy (13 years) sleep in one room.

Case No. 1117: Mother and girl (16 years, paralytic) and boy (13 years) sleep in one room.

Case No. 1409: Two boys (13 and 11 years) and girl (4 years) sleep in one bed.

SANITARY CONDITIONS:

Ventilation of rooms was found to be good in most cases, two being reported as "bad," two as "poor," and eight as "fair."

In the matter of cleanliness very satisfactory conditions were found, only two being reported as "bad," one as "poor," and two as "fair."

HEALTH:

Observation also was made of the general physical condition of the members of the families visited, with the following result:

Mother.		Children.	
Good	69	Good	258
Excellent	1	Excellent	19
Fair	12	Fair	11
Poor	8	Poor	9
Bad	6	Bad	6
Rheumatic	5	In hospitals	2
		No information	7
Totals	101		312

Respectfully submitted,

LEONARD M. WALLSTEIN,
Commissioner of Accounts.

EXHIBIT "A."
CASES SHOWING EXCESS OF MONTHLY EXPENSE BUDGET OVER MONTHLY INCOME, SHOWING AVERAGE
EXPENSE OF ALL CASES VS. INDIVIDUAL BUDGETS. (BUDGETS EXCEEDING AVERAGE
DENOTED BY ASTERISK (*).

Record Number of Case.	Expense Budget.	Income.	Excess of Expenses.	Rent		Food		Clothes		Fuel		Sundries		Remarks.
				Aver-	Aver-	Aver-	Aver-	Aver-	Aver-	Aver-	Aver-	Aver-	Aver-	
				Room \$3.26	age per Capita \$4.87	age per Capita \$4.87	age per Capita \$4.87	age per Capita \$4.87	age per Capita \$4.87	Room \$9.04	Room \$9.04	Capita \$1.37	Capita \$1.37	
17	\$45.93	\$43.33	\$2.60	\$3.20	\$3.57	\$3.57	\$3.57	\$3.57	\$3.57	\$7.72	\$7.72	\$1.50	\$1.50	Five children (2 to 12 years). Dependent father of widow also maintained.
34	\$44.05	\$44.00	\$0.05	\$2.60	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	None	None	\$2.09	\$2.09	Apparently getting along nicely.
102	\$82.00	\$82.00	\$0.00	\$9.15	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$1.17	\$1.17	\$1.44	\$1.44	Budget shows no provision for clothes. Pension is only income. Four small children. Has difficulty making ends meet.
139	\$45.04	\$39.00	\$6.04	\$3.50	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$1.03	\$1.03	\$1.91	\$1.91	Family has no budget along.
158	\$50.40	\$46.00	\$4.40	2.75	\$6.67	\$6.67	\$6.67	\$6.67	\$6.67	\$1.50	\$1.50	\$2.46	\$2.46	Four small children and dependent mother. Food and clothes items estimated by examiner. Deficit to be overcome by employment of widow.
227	\$47.45	\$43.33	\$4.12	2.25	4.00	4.00	4.00	4.00	4.00	\$1.50	\$1.50	\$1.50	\$1.50	Deficit due to loss of a roomer.
294	\$48.20	\$43.33	\$4.87	2.66	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	...	...	\$1.74	\$1.74	Budget shows no provision for fuel.
292	\$52.70	\$52.00	\$0.70	2.20	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	...	...	\$1.35	\$1.35	Budget shows no provision for fuel.
317	\$1.25	\$4.16	\$2.91	7.00	3.20	3.20	3.20	3.20	3.20	\$1.06	\$1.06	\$1.50	\$1.50	Pension is only income. Cannot work account of care of small children.
335	\$62.50	\$45.06	\$17.44	\$3.33	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	...	...	\$3.37	\$3.37	Budget shows no provision for clothes. Sundries in-adequate. Family has no budget along.
332	\$80.75	\$69.06	\$11.69	2.75	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$1.06	\$1.06	\$1.50	\$1.50	Any surplus must be combined with the care of three young children.
352	\$68.55	\$57.00	\$11.55	3.00	\$5.83	\$5.83	\$5.83	\$5.83	\$5.83	\$2.00	\$2.00	\$1.33	\$1.33	Pension recently reduced. Difference equals deficit.
392	\$36.30	\$31.00	\$5.30	\$3.16	\$6.07	\$6.07	\$6.07	\$6.07	\$6.07	\$1.00	\$1.00	\$1.77	\$1.77	Sundries include furniture instalments. Deficit about \$100.00 each month and made up in next month.
406A	\$37.00	\$33.00	\$4.00	\$3.33	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$2.00	\$2.00	\$1.00	\$1.00	Girl (14) will have to stop high school to help.
422	\$37.25	\$48.50	\$-11.25	2.50	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$2.40	\$2.40	\$1.87	\$1.87	Girl (15) will work soon as graduated.
476	\$74.00	\$62.16	\$11.84	\$3.50	\$5.36	\$5.36	\$5.36	\$5.36	\$5.36	\$2.14	\$2.14	\$1.75	\$1.75	Boy (15) will work soon as graduated.
489	\$40.10	\$34.83	\$5.27	\$3.66	\$3.97	\$3.97	\$3.97	\$3.97	\$3.97	\$2.50	\$2.50	\$2.00	\$2.00	Girl (14) will have to stop high school to help.
523	\$58.35	\$35.06	\$23.29	\$4.33	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$1.75	\$1.75	\$1.33	\$1.33	Girl (14) will have to stop high school to help.
543	\$69.10	\$50.00	\$19.10	\$3.12	\$6.33	\$6.33	\$6.33	\$6.33	\$6.33	\$1.25	\$1.25	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
555	\$52.90	\$40.00	\$12.90	\$3.90	\$9.12	\$9.12	\$9.12	\$9.12	\$9.12	\$1.00	\$1.00	\$2.35	\$2.35	Girl (14) will have to stop high school to help.
588	\$71.25	\$65.00	\$6.25	\$2.40	\$5.43	\$5.43	\$5.43	\$5.43	\$5.43	\$1.00	\$1.00	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
620	\$56.02	\$55.00	\$1.02	\$2.87	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$1.25	\$1.25	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
655	\$49.00	\$48.00	\$1.00	\$2.14	\$3.17	\$3.17	\$3.17	\$3.17	\$3.17	\$1.00	\$1.00	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
688	\$58.75	\$58.00	\$0.75	\$3.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$1.25	\$1.25	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
700	\$82.00	\$64.00	\$18.00	\$5.40	\$6.43	\$6.43	\$6.43	\$6.43	\$6.43	\$2.00	\$2.00	\$1.42	\$1.42	Girl (14) will have to stop high school to help.
713	\$97.85	\$71.83	\$26.02	\$3.90	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$2.00	\$2.00	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
729	\$77.85	\$59.00	\$18.85	\$3.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$1.00	\$1.00	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
743	\$97.85	\$71.83	\$26.02	\$3.90	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$2.00	\$2.00	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
764	\$41.70	\$44.50	\$-2.80	\$2.40	\$3.17	\$3.17	\$3.17	\$3.17	\$3.17	\$1.40	\$1.40	\$1.50	\$1.50	Girl (14) will have to stop high school to help.
785	\$55.50	\$58.00	\$-2.50	\$4.00	\$4.64	\$4.64	\$4.64	\$4.64	\$4.64	\$1.20	\$1.20	\$1.50	\$1.50	Girl (14) will have to stop high school to help.

809.....	73.70	64.00	9.10	2.90	*8.00	*2.00	*1.12	*1.84	Two girls (16 and 11) and boy (13) sleep in one room. Family apparently is getting along all right. From what is known of condition of pensioners, for fuel or light. These items now estimated to about equal deficit.
827.....	61.02	53.83	7.79	*5.16	*8.00	*2.00	*2.33	*1.96	Widow shows no provision for fuel.
857.....	62.05	41.06	20.39	2.40	*6.00	1.00	*1.20	1.21	Widow says close management keeps home together.
871.....	77.50	62.83	14.67	*4.25	*8.00	*3.75	.87	*2.50	Food, clothes and sundries estimated by examiner. Has received fuel from Hebrew Charities.
900.....	65.00	40.96	5.04	*4.50	5.00	1.00	*2.00	1.20	Widow, not working for six months on account of operation. Has used up \$70 left by father.
915.....	60.25	36.00	4.25	*3.06	5.00	1.43	None	.61	Sundries included furniture instalments. Budget shows no provision for fuel.
941.....	70.45	50.33	20.12	2.33	*3.25	*2.70	*1.68	1.09	Budget can earn more.
972.....	62.30	62.16	.14	*5.50	*6.52	.80	....	*2.94	Widow shows no provision for fuel.
1003.....	39.60	34.00	6.00	1.06	4.00	*1.66	*2.00	*2.00	Lost roomer. Will move to cheaper rent. Boy (20) has no provision for fuel.
1026.....	72.20	73.13	.07	*3.80	5.83	*2.00	*1.84	.80	Widow shows no provision for fuel.
1045.....	77.00	45.00	32.00	*5.00	*8.00	....	*1.50	.50	Widow shows no provision for fuel.
1079.....	50.60	37.00	13.60	*4.50	5.00	....	*1.25	*2.05	No income other than pension.
1096.....	74.75	50.00	24.75	*3.00	*6.86	.71	*1.25	.68	Widow and girl (16, paralytic) and boy (13) sleep in one room.
1117.....	46.79	44.00	2.79	2.40	*6.75	.33	.60	1.11	Budget shows no provision for fuel. Is seeking a roomer.
1151.....	68.75	60.50	8.25	*3.80	5.00	*2.08	....	.38	Weak and overworked condition of widow has de-
1196.....	98.42	71.43	26.90	*3.75	*7.33	*3.00	*1.50	*2.37	Budget shows no provision for clothes.
1213.....	60.33	60.00	.30	2.83	5.83	....	.50	*2.38	
1233.....	82.30	46.04	13.26	*4.00	*6.40	1.20	*1.33	1.06	
1235.....	82.10	72.83	9.27	*3.75	*8.00	1.00	.38	*2.00	
1270.....	49.40	28.00	21.40	*3.50	4.04	.75	.50	*1.80	Oldest child (girl, 10) can contribute more. Next child (girl, 15) is in school. Widow has difficulty making ends meet.
1288.....	51.95	35.83	16.12	*3.33	*9.33	*1.06	*1.33	*1.65	Two months behind on rent. Is hoping to earn more.
1323.....	52.20	50.83	1.37	2.00	*7.50	*2.50	.33	.35	Budget shows no provision for fuel.
1370.....	45.90	45.00	.90	2.00	*3.00	.50	.33	.33	
1392.....	82.55	61.66	20.89	2.50	5.80	*2.00	.42	*3.34	Oldest girl (15) is in high school.
1400.....	64.00	43.33	20.67	3.00	5.00	*1.06	*1.69	.87	Five children. Has used up gradually all but \$160 of \$1,500 received at death of husband. Two boys (13 and 11) and girl (4) sleep in one bed.
1417.....	15.20	14.50	.70	Boards	2.67	*1.06	None	.73	Budget shows no provision for clothes or fuel. Boy (10) needs glasses. Outlook bad for meeting ex-
1429.....	49.50	26.83	22.67	*5.00	*7.00	....	....	.75	Widow's earnings decreased by continued illness of boy (10).
1462.....	59.20	47.33	11.87	2.40	*6.00	1.40	*1.20	.84	Deficit has been made up by grandmother of children.
1492.....	68.90	60.83	8.07	*4.50	*9.00	*2.00	*1.25	*1.30	Budget has information withheld. All items but rent estimated by examiner.
1505.....	29.50	26.83	2.67	3.00	*7.50	1.50	....	*1.25	Said children (two working). Widow, worn out and run down, is prevented from working by chronic sickness of girl (5).
1640.....	95.98	87.00	8.98	2.40	5.56	1.44	*1.76	*2.32	Eight children (two married). Budget shows no provision for fuel.
1700a.....	81.50	65.00	16.50	*3.80	5.71	*2.50	....	*1.25	Family apparently getting along nicely.
1721.....	58.43	42.83	15.60	3.25	*9.33	*1.60	*1.50	*2.14	
1765.....	49.70	47.50	2.20	2.00	*6.25	*2.00	.92	.90	
1787.....	56.00	51.00	5.00	5.00	*8.07	1.25	*1.76	*2.00	
1817.....	56.00	33.83	22.17	2.00	*8.00	1.50	.80	.80	Family in debt to tradesmen and running behind. Is trying to get roomers.
1833.....	58.75	52.00	6.75	*4.00	*7.20	1.50	....	.44	Budget shows no provision for fuel.
1853.....	46.00	45.06	.94	*3.33	*7.07	*2.00	*1.38	1.35	
1890.....	62.40	57.66	4.74	*3.75	*8.00	.50	*1.50	.37	Budget shows no provision for clothes.
1901.....	44.00	33.00	5.00	3.25	*6.25	....	.75	.30	
Average...	\$4,408.10	\$3,603.32	\$712.78						
	61.20	51.30	9.90						

TABLE NO. 1.

Showing Ages, Activities and Earnings Per Month of Pensioned Widows.

Ages of Widows. Age.	Number.	Occupation.	Activities o Widows Number.	Monthly Earnings of Widows.	
				Amount.	Number.
24	1	Housewife	44		
28	2	Washing	13	\$62	1
29	1	Cleaning	12	50	1
30	3	Sewing	4	40	1
31	2	Factory work	4	36	1
32	2	Housework	3	32	4
32	2	Boxmaking	3	31	1
33	5	Canvassing	2	30	5
34	7	Janitress	2	28	3
35	3	Care of foundlings	2	26	1
36	7	Bookkeeper and Manicure	1	25	1
37	5	Stenographer	1	24	1
38	5	Stamper and Wrapper	1	23	1
39	8	Nurse	1	20	4
40	13	Cook	1	18	2
41	2	Bakery	1	17	1
42	6	Packer	1	16	3
43	5	Furnished rooms	1	15	1
44	5	Hairdresser	1	14	2
45	1	Photographer's helper	1	12	4
46	5	None	1	10	5
47	1	No information	1	9	1
48	2	Total	101	8	3
49	4			7.50	1
50	3			6	1
53	1			5	3
55	1			4	3
56	1			2	1
Total	101			None	45
				Total	101

TABLE NO. 2.
Earnings of Children Contributed to Support of Their Families.

Amount per Month.	Ages of Children										
	14	15	16	17	18	19	20	21	22	24	27
\$3.....	1	..	..	..	..
5.....	1	..	..	..	..	..	..	..	..
8.....	1	1	..	..	..	..	..	..	..
12.....	1	2	1	..	1	..	1	..	..	..	..
14.....	2	..	..	..	..	..	..	..	..
16.....	..	2	2	2	1	..	..	..	..	..	..
18.....	1	..	..	..	1	..	..	..	1
20.....	..	3	3	..	..	..	2	1	..	..	..
22.....	..	1	..	..	..	..	..	..	1	..	..
24.....	2	..	..	..	..
25.....	..	1	1	..	..	..	..	..	..	..	..
26.....	..	1	1	1	2	..	..	..	..	..	..
28.....	1	..	..	..	1	..	..	..
28.80.....	1	..	..	..	..	..	..	..
30.....
32.....	1	..	..	1	..	..	..	..
36.....	1	..	..	..	..	1	..
40.....	1	..	..	..	..
Contributing.....	1	..	..	..	..	1	..	..
No earnings.....	1	..	1	..	1	..	..	..	..
In school.....	1	..	..	..	..	..	..
In institutions.....	2	..	..	..	..	..	..	..	..
Totals.....	1	10	19	7	9	9	9	6	3	2	1
Average earnings per month at ages.....	\$12.00	\$18.90	\$18.20	\$20.56	\$22.37	\$19.12	\$22.75	\$20.66	\$24.00	\$36.00	\$16.06